

Health Maintenance Organizations

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Health Maintenance Organizations, more commonly known as “HMOs,” first attained popularity in California, Oregon and selected metropolitan areas in the United States in the 1970’s. Rising health care costs in the 1980’s and early 1990’s gave impetus to federal support of HMO’s as alternatives to traditional fee for service and preferred provider health insurance plans. Although there are different types of HMO programs, enrolled participants pay a fixed monthly fee for medical services provided with health professionals and facilities under contract to the health plan provider. Persons enrolled in HMO plans usually pay a lower premium and have less out-of-pocket costs than persons enrolled in other health plans in exchange for giving up their choice of a health care professional and facility.

Most Medicaid recipients are now enrolled in state sanctioned HMO plans. Under Medicare, in some geographic areas, participants have a choice between HMO, preferred provider and other types of health plans. In recent years some HMO’s under Medicare have found it difficult to sustain financial solvency in the face of increased competition and federal regulation and have abandoned plans in some states leaving participants without coverage. On the other hand, some older adults with chronic health conditions and high medication needs express difficulty in being accepted by an HMO.

Consumer Information

What is Managed Care?

Managed Care – Glossary of Terms

(Therapist finder)

<http://www.therapistfinder.net/glossary/managed-care.html>

Managed Care Answer Guide

(Patient Advocate Foundation)

http://www.patientadvocate.org/pdf/pubs/mc_answer-guide.pdf

An Overview of Managed Care

(AARP)

<http://www.aarp.org/healthcoverage/hmo/>

The Basics of Managed Care

(Assistance Secretary for Planning and Evaluation)

U.S. Department of Health and Human Services)

<http://aspe.hhs.gov/search/progsys/forum/basics.htm>

Getting the Best Out of Managed Care

(National Health Law Program)

<http://www.healthlaw.org/pubs/FS/managedcarefacts.shtml>

Guide to Managed Care: Choosing and Using a Health Plan

(Health Insurance Association of America)

<http://www.ahip.org/content/default.aspx?bc=41|329|353>

Glossary of Health Care and Health Care Management Terms

(University of Washington Public Health and Community Medicine)

<http://depts.washington.edu/hsic/resource/glossary.html>

PACE - Program of All Inclusive Care of the Elderly

(U.S. Centers for Medicare and Medicaid)

<http://cms.hhs.gov/pace/default.asp>

Social Health Maintenance Organizations – Alternatives to Nursing Home Care

(U.S. Centers for Medicare and Medicaid)

<http://www.medicare.gov/nursing/alternatives/shmo.asp>

Checkup on Health Insurance Choices

(Agency for Health Care Research and Quality)

<http://www.ahcpr.gov/consumer/insuranc.htm>

Medicare and Medicaid HMO Coverage

Medicare Health Plan Compare

(U.S. Centers for Medicare and Medicaid)

<http://www.medicare.gov/mphCompare/home.asp>

A Closer Look at Medicaid Managed Care

(Kaiser Family Foundation)

<http://www.kff.org/medicaid/20010109a-index.cfm>

State Information

State Health Insurance Information Programs (web links)

(U.S. Centers for Medicare and Medicaid)

<http://www.medicare.gov/Publications/Search/Results.asp?PubID=10199&Type=PubID&Language=English>

State Health Insurance Commissions

(National Association of Insurance Commissioners)

http://www.naic.org/state_contacts/sid_websites.htm

State Consumer Guides for Getting and Keeping Health Insurance

(Georgetown University Institute for Health Care Research and Policy)

<http://www.healthinsuranceinfo.net/>

Managed Care State Laws for Ombudsman, Report Cards and Provider Providers

(National Conference of State Legislatures)

<http://www.ncsl.org/programs/health/hmorep2.htm>

Arizona

Health Plans

(Arizona Health Care Cost Containment System)

http://www.ahcccs.state.az.us/Publications/Overview/2001/Chapter2/Chap2_2001.asp

Arkansas

Senior's Health Insurance Information Program

http://www.state.ar.us/insurance/srinsnetwork/seniorshlth_p1.html

California

California Department of Managed Care

<http://www.dmhc.ca.gov/>

Colorado

Questions Regarding Medicaid and Managed Care

(Colorado Health Care Financing and Policy Administration)

<http://www.chcpf.state.co.us/elig/FAQ.html - MngdCare>

Connecticut

Do You Belong to a Managed Care Health Plan?

(Office of Managed Care Ombudsman)

<http://www.omc.state.ct.us/>

Florida

Managed Care

(Florida Office of Insurance Regulation)

http://www.fldfs.com/Companies/mc/is_mc_index.htm

Maine

Maine Licensed Health Maintenance Organizations

(Bureau of Insurance)

<http://www.state.me.us/pfr/ins/inshmomo.htm>

Maryland

Health Maintenance Organizations

(Maryland Department of Health and Mental Hygiene)

http://www.dhmmh.state.md.us/ohcq/listings/web_hmo.doc

Massachusetts

Currently Licensed Massachusetts Health Maintenance

Organizations Servicing Massachusetts

(Massachusetts Department of Insurance)

http://www.state.ma.us/doi/consumer/css_health_hmo_licensed.html

Minnesota

Health Maintenance Organizations and Community Integrated Networks

(Minnesota Department of Human Services)

http://www.ombudmhmr.state.mn.us/who/who_sec5.htm

Mississippi

Mississippi Health Maintenance Organizations (list)

(Mississippi Department of Insurance)

<http://www.doi.state.ms.us/hmolist.pdf>

Mississippi Health Maintenance Organization Service Areas (Counties)

(Mississippi Department of Insurance)

<http://www.doi.state.ms.us/hmoareas.pdf>

Missouri

Health Maintenance Organizations

(Missouri Department of Insurance)

<http://insurance.state.mo.us/consumer/hmoindex.htm>

New Jersey

Health Maintenance Organizations Authorized in New Jersey

(New Jersey Department of Banking and Insurance)

<http://www.state.nj.us/dobi/hmos.htm>

New Mexico

New Mexico Managed Health Care Ombudsman Bureau

<http://www.nmprc.state.nm.us/insurance/managedhealthcare/mhcphm.htm>

New York

Managed Care

(New York State Department for the Aging)

<http://www.hiicap.state.ny.us/hmos/index.htm>

Directory of Managed Care Plans in New York

(New York State Office for the Aging)

<http://hiicap.state.ny.us/hmos/mcare1.htm>

Pennsylvania

Health Plans - Measuring the Quality of Pennsylvania's Commercial HMO's

(Pennsylvania Health Care Cost Containment Council)

<http://www.phc4.org/reports/mcpr/01/default.htm>

Rhode Island

Office of Managed Care Regulation

(Rhode Island Department of Health)

http://www.healthri.org/hsr/managed/man_care.htm

South Carolina

South Carolina – Health Maintenance Organizations

(SCIWay)

<http://www.sciway.net/med/hmo.html>

South Dakota

Senior Health Information and Insurance Education (SHINE)

(South Dakota Adult Services and Aging)

<http://www.state.sd.us/social/ASA/SHIINE/index.htm>

Tennessee

Tennessee HMO Statistics

(Tennessee Department of Commerce and Insurance)

<http://www.state.tn.us/commerce/insurance/hmostats.html>

Texas

Insurance Resource for Seniors

(Texas Department of Insurance)

<http://www.tdi.state.tx.us/consumer/hicap/issues.html>

Information About Texas Health Maintenance Organizations

(Texas Department of Insurance)

<http://www.tdi.state.tx.us/company/hmo/alpha.html>

Vermont

Vermont Managed Health Care Programs – A Guide for Consumers

(Vermont Division of Health Care Administration)

http://www.bishca.state.vt.us/consumpubs/hcatips_pubs/ManCareGuide.pdf

Washington

Managed Care

(Washington State Department of Social and Health Services)

http://www1.dshs.wa.gov/esa/eazmanual/Sections/MC_A_Options.htm

Wisconsin

Information about Wisconsin Health Maintenance Organizations

(Office of the Commissioner of Insurance)

http://badger.state.wi.us/agencies/oci/hmo_info.htm

Federal Research and Policy

Managed Care

(U.S. Agency for Healthcare Research and Quality)

<http://www.ahrq.gov/research/managix.htm>

Managed Care

(Medline Plus)

<http://www.nlm.nih.gov/medlineplus/managedcare.html>

HMO Research Network

(Centers for Education and Research on Therapeutics)

<http://www.certs.hhs.gov/centers/hmo.html>

U.S. Code 42, Chapter 6A Public Health Services, Subchapter XI – Health Maintenance Organizations, Section 300e – Definitions and Requirements

<http://www4.law.cornell.edu/uscode/42/300e.html>

Medicare Managed Care Manual

(Centers for Medicare and Medicaid Services)

http://cms.hhs.gov/manuals/116_mmc/mc86toc.asp

Medicare + Choice Trends

(Centers for Medicare and Medicaid Services)

<http://cms.hhs.gov/healthplans/trends/default.asp>

Medicare +Choice Contracting

(Centers for Medicare and Medicaid Services)

<http://cms.hhs.gov/healthplans/contracting/>

General Accounting Office Reports

Medicare + Choice: Selected Program Requirements and Other Entities Standards for HMOs

(U.S. General Accounting Office)

<http://www.gao.gov/new.items/d03180.pdf>

Federal Employees' Health Program: Reasons Why HMOs Withdrew in 1999 and 2000

(U.S. General Accounting Office)

<http://www.gao.gov/archive/2000/gg00100.pdf>

Medicare and Managed Care Plans: Payments and Costs for Selected Hospitals

(U.S. General Accounting Office)

<http://frwebgate.access.gpo.gov/cgi-bin/useftp.cgi?IPaddress=162.140.64.21&filename=he00177r.txt&directory=/diskb/wais/data/gao>

U.S. Health and Human Services Inspector General Reports

Medicare HMO Prescription Drug Benefits (May 2002)

<http://oig.hhs.gov/oei/reports/oei-03-00-00430.pdf>

HMO Withdrawals: Impact on Medicare Beneficiaries (August 2000)

<http://oig.hhs.gov/oei/reports/oei-04-00-00390.pdf>

Medicare + Choice HMO Extra Benefits: Beneficiary Perspectives (February 2000)

<http://oig.hhs.gov/oei/reports/oei-02-99-00030.pdf>

Medicare Managed Care - 1998 Marketing Materials (February 2000)

<http://oig.hhs.gov/oei/reports/oei-03-98-00271.pdf>

Beneficiary Awareness of Medicare HMOs (October 1999)

<http://oig.hhs.gov/oei/reports/oei-04-97-00035.pdf>

Medicare Beneficiary Interest in HMOs in 1997 (September 1998)

<http://oig.hhs.gov/oei/reports/oei-04-97-00032.pdf>

Physician Perspectives of Medicare HMOs (May 1998)

<http://oig.hhs.gov/oei/reports/oei-02-97-00070.pdf>

Database Directories and Accreditation of Plans

Accreditation

American Accreditation HealthCare Commission/URAC

<http://www.urac.org/>

National Committee for Quality Assurance

<http://www.ncqa.org/>

Rating Organizations

A. M. Best Company

<http://www.ambest.com/>

Standard and Poor's

http://www2.standardandpoors.com/NASApp/cs/ContentServer?GXHC_gx_session_id=5ce36373d145d96c&pagename=sp/Page/HomePg&r=1&l=EN

Moody's Investment Service

<http://www.moodys.com/cust/default.asp>

Duff and Phelps Credit Rating

<http://www.duffllc.com/>

Weiss Ratings Inc.

<http://www.weissratings.com/>

Trade Associations and Publications

American Association of Health Plans

<http://www.aahp.org/>

Managed Care Information Center

<http://www.managedcaremarketplace.com/>

Health Insurance Association of America

<http://www.ahip.org/content/default.aspx?bc=31|130|136|278|280>

National PACE Organization

<http://www.npaonline.org/>

Pulse: News Analysis and Financial Statistics for the HMO Industry

(Sherlock Company)

<http://www.sherlockco.com/analyses.shtml>

Research and Statistical Reports

The Role of the Consumer in Managed Care's Future

(Health Affairs)

<http://content.healthaffairs.org/cgi/content/full/hlthaff.w2.160v1/DC1>

How Do MCOs Decide Whether an Intervention is Medically Necessary?

(Academy Health)

<http://www.hcfo.net/pdf/findings0303.pdf>

The Challenge of Managed Care Regulation – Making Markets Work?

(Academy Health)

<http://hcfo.net/pdf/managedcare.pdf>

Managed Care Best Practices

(Center for Health Care Strategies)

<http://www.chcs.org/ManagedCare/index.html>

Medicare+Choice Plans Continue to Shift More Costs to Enrollees

(Commonwealth Fund)

http://www.cmwf.org/programs/medfutur/achman_m+cshiftcosts_628.pdf

Medicare Managed Care: Medicare+Choice at Five Years

(Commonwealth Fund)

http://www.cmwf.org/programs/medfutur/barry_fiveyears_ib_537.pdf

Average Out-of-Pocket Health Care Expenses for Medicare HMO Enrollees Increase Substantially in 2002

(Commonwealth Fund)

http://www.cmwf.org/programs/medfutur/gold_average_OOP_costs_575.pdf

Trends in Medicare + Choice Benefits and Premiums, 1999 – 2002

(Commonwealth Fund)

http://www.cmwf.org/programs/medfutur/achman_trendsM+C_580.pdf

Geographic Inequities in Medicare + Choice Benefits – Findings from Seven Communities

(Commonwealth Fund)

http://www.cmwf.org/programs/medfutur/dallek_geographicinequity_561.pdf

Quality Ratings Have Almost No Influence on Consumers' Choices of Hospitals, Plans, or Physicians

(Harris Poll Online)

http://www.harrisinteractive.com/news/newsletters/healthnews/HI_HealthCareNews2002Vol2_Iss19.pdf

Constrained Innovation in Managing Care for High Risk Seniors In Medicare + Choice Risk Plans

(Assistant Secretary for Planning and Evaluation

U.S. Department of Health and Human Services)

<http://aspe.hhs.gov/search/daltcp/Reports/constrai.htm>

Social Health Maintenance Organizations: Transition into Medicare + Choice

(Mathematica Policy Research, Inc)

<http://www.mathematica-mpr.com/PDFs/socialhealth.pdf>

Medicare + Choice Plan Withdrawals Effective January 1, 2001

(Medicare HMO)

<http://www.medicarehmo.com/mrepnrss.htm>

Health Maintenance Organizations and the Changing Physician Workforce
(RAND)
<http://www.rand.org/publications/RB/RB4540/>

Managed Care Regulation and Oversight in Nine States
(National Governors Conference)
http://www.nga.org/center/divisions/1,1188,C_ISSUE_BRIEF^D_383,00.html

A Resource Guide for Assessing the Performance of Managed Care Organizations – July, 1998
(Center for Health Outcome Improvement Research)
<http://aspe.hhs.gov/daltcp/reports/resource.htm>

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